

Attorney Docket No. 014-040001US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

**RECEIVED
CENTRAL FAX CENTER**

In re Patent Application of

Confirmation No.: 3108

Kern et al.

FEB 05 2004

Application No.: 09/677,401

Group Art Unit: 3629

Filed: 29 September 2000

Examiner: Tan D. Nguyen

For: LOYALTY REWARD PROGRAM FOR REDUCING THE BALANCE OF A LOAN
OBLIGATION**OFFICIAL**Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450**NEW POWER OF ATTORNEY AND REVOCATION
OF PREVIOUS POWERS OF ATTORNEY**

Sir:

As assignee of record of the entire right, title, and interest in the above-referenced patent application per the attached Statement Under 37 CFR § 3.73(b), all powers of attorney previously given are hereby revoked, and I hereby appoint the patent practitioners associated with the Customer Number provided below to prosecute this application and to transact all business in the United States Patent and Trademark Office in connection therewith, and I direct that all correspondence and telephone communications be addressed to **Reed. R. Heimbecher**, Reg. No. 36,353, at (303) 279-8888 of the below Customer Number:

USPTO Customer No. 33486

Dated this 3 day of Feb 2004.ASSIGNEE:
Nelnet, Inc.By: Edward P. Martinez
Name: Edward P. Martinez
Title: Secretary, Executive Director

Attorney Docket No. 014-040001US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

Confirmation No.: 3108

Kern et al.

Application No.: 09/677,401

Group Art Unit: 3629

Filed: 29 September 2000

Examiner: Tan D. Nguyen

For: LOYALTY REWARD PROGRAM FOR REDUCING THE BALANCE OF A
LOAN OBLIGATION

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

STATEMENT UNDER 37 CFR § 3.73(b)

Sir:

Nelnet, Inc., a corporation, states that it is the assignee of the entire right, title, and interest in the above-referenced patent application by virtue of a chain of title from the inventors of the patent application identified above to the current assignee as shown below:

1. From: K. Jon Kern, Joseph Bird, and Brooke Hartman
To: UNIPAC Service Corporation
The document was recorded in the United States Patent and Trademark Office at Reel 012315, Frame 0114.

2. From: UNIPAC Service Corporation
To: Nelnet Loan Services, Inc.
The document was recorded in the United States Patent and Trademark Office at Reel 012625, Frame 0278.

Application No. 09/677,401
Attorney Docket No. 014-040001US

3. From: Nelnet Loan Services, Inc.

To: Nelnet, Inc.

The document was recorded in the United States Patent and Trademark
Office at Reel 014260, Frame 0147

The undersigned (whose title is supplied below) is empowered to sign this
statement on behalf of Nelnet, Inc.

Dated this 3 day of Feb 2004.

ASSIGNEE:
Nelnet, Inc.

By: Edward P. Martinez
Name: Edward P. Martinez
Title: Secretary,
Executive Director
Phone: (303) 696-5405